

Information to identify the case:

Debtor 1:	April M Bennett	Social Security number or ITIN:	xxx-xx-0205
	First Name Middle Name Last Name	EIN:	__-__-____
Debtor 2:		Social Security number or ITIN:	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	__-__-____
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 2/5/19
Case number:	19-12427-MBK	Date case converted to chapter:	7 8/19/19

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	April M Bennett	
2. All other names used in the last 8 years	aka April M Bennett-Dilworth	
3. Address	116 Sundance Dr Hamilton, NJ 08619	
4. Debtor's attorney Name and address	Yakov Rudikh Rudikh and Associates 223 Route 18 South Suite 204 East Brunswick, NJ 08816	Contact phone 732-659-6961
5. Bankruptcy trustee Name and address	Andrea Dobin McManimon, Scotland & Baumann, LLC 427 Riverview Plaza Trenton, NJ 08611	Contact phone (609) 695-6070

For more information, see page 2 >

Debtor **April M Bennett**

Case number **19-12427-MBK**

6. Bankruptcy clerk's office	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 8/21/19
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7. Meeting of creditors	September 20, 2019 at 09:00 AM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
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8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
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9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 11/19/19
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file a complaint: <ul style="list-style-type: none">if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), orif you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.	
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	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
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10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
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11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
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12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 April M Bennett
 Debtor

Case No. 19-12427-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 309A

Page 1 of 2
 Total Noticed: 38

Date Rcvd: Aug 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2019.

db
 518011774 +April M Bennett, 116 Sundance Dr, Hamilton, NJ 08619-3969
 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: American Honda Finance, 201 Little Falls Dr,
 Wilmington, DE 19808)
 518011775 +Amerihome Mortgage Company LLC, 1 Baxter Way Suite 300, Thousand Oaks, CA 91362-3888
 518064562 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 518011777 +Bloom/dsnb, Po Box 8218, Mason, OH 45040-8218
 518185824 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 518011779 +Edfinancial Services L, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
 518099486 +Hamilton Chase Condominium Association, Inc., c/o George C. Greatrex, Jr., Esquire,
 Shivers, Gosnay & Greatrex, LLC, 1415 Route 70 East, Suite 309, Cherry Hill, NJ 08034-2210
 518011780 +Integra Management Corp, 200 Valley Road Suite 203, Mount Arlington, NJ 07856-1320
 518011784 +KML Law Group P.C., 216 Haddon Ave. Suite 406, Collingswood, NJ 08108-2812
 518011786 Mercer County Chancery Division, 175 South Broad Street 1ST FL, PO Box 8068,
 Trenton, NJ 08650-0068
 518186293 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
 518011787 +Midland Mtg/midfirst, Pob 268959, Oklahoma City, OK 73126-8959
 518011788 +New Jersey Division of Taxation, P.O. Box 046, Trenton, NJ 08646-0046
 518184411 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of Treasury,
 Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
 518011792 +Sallie Mae Bank Inc, Po Box 3229, Wilmington, DE 19804-0229
 518138672 +Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: yrudikh@gmail.com Aug 21 2019 23:53:47 Yakov Rudikh, Rudikh and Associates,
 223 Route 18 South, Suite 204, East Brunswick, NJ 08816

tr +EDI: BADOBIN.COM Aug 22 2019 03:38:00 Andrea Dobin, McManimon, Scotland & Baumann, LLC,
 427 Riverview Plaza, Trenton, NJ 08611-3420

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 21 2019 23:56:12 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 21 2019 23:56:09 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

518035371 EDI: HNDA.COM Aug 22 2019 03:38:00 American Honda Finance Corporation,
 National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088

518162565 +EDI: ATLASACQU.COM Aug 22 2019 03:38:00 Atlas Acquisitions LLC, 294 Union St.,
 Hackensack, NJ 07601-4303

518011776 EDI: BANKAMER.COM Aug 22 2019 03:38:00 Bank Of America, Po Box 982238,
 El Paso, TX 79998

518011778 +EDI: TSYS2.COM Aug 22 2019 03:38:00 Bloom/fdsb, Po Box 8218, Mason, OH 45040-8218

518011782 EDI: IRS.COM Aug 22 2019 03:38:00 Internal Revenue Service, 44 South Clinton Ave.,
 Trenton, NJ 08601

518018423 EDI: RESURGENT.COM Aug 22 2019 03:38:00 LVNV Funding, LLC, Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587

518011785 +EDI: RESURGENT.COM Aug 22 2019 03:38:00 Lvnv Funding Llc, Po Box 1269,
 Greenville, SC 29602-1269

518011789 +E-mail/Text: bnc@nordstrom.com Aug 21 2019 23:55:30 Nordstrom/td Bank Usa,
 13531 E. Caley Ave, Englewood, CO 80111-6504

518184360 EDI: PRA.COM Aug 22 2019 03:38:00 Portfolio Recovery Associates, LLC, c/o Neiman Marcus,
 POB 41067, Norfolk VA 23541

518011790 EDI: RMSC.COM Aug 22 2019 03:38:00 PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658

518011791 +EDI: PRA.COM Aug 22 2019 03:38:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 100,
 Norfolk, VA 23502-4952

518157187 +E-mail/Text: bncmail@w-legal.com Aug 21 2019 23:56:21 SYNCHRONY BANK,
 c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132

518184075 +EDI: SALLIEMAE BANK.COM Aug 22 2019 03:38:00 Sallie Mae,, P.O Box 3319,,
 Wilmington, DE 19804-4319

518011793 +E-mail/Text: EBankruptcy@UCFS.NET Aug 21 2019 23:56:58 United Consumer Finl S,
 865 Bassett Rd, Westlake, OH 44145-1194

518166802 +EDI: AIS.COM Aug 22 2019 03:38:00 Verizon, by American InfoSource as agent,
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

518011794 +EDI: VERIZONCOMB.COM Aug 22 2019 03:38:00 Verizon Fios, PO Box 15124,
 Albany, NY 12212-5124

518011795 +EDI: WFFC.COM Aug 22 2019 03:38:00 Wells Fargo Dealer Svc, Po Box 1697,
 Winterville, NC 28590-1697

TOTAL: 21

District/off: 0312-3

User: admin
Form ID: 309A

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Total Noticed: 38

Date Rcvd: Aug 21, 2019

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518011783* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, P.O. Box 9052, Andover, MA 01810)
518011781* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
518184412* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Department of Treasury,
Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 23, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2019 at the address(es) listed below:
NONE.

TOTAL: 0